

Information to identify the case:

Debtor 1	Robert Estrada	Social Security number or ITIN xxx-xx-7682
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-27259-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert Estrada

12/1/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Robert Estrada
 Debtor

Case No. 17-27259-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 17

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db +Robert Estrada, 269 Van Buren Street, Lyndhurst, NJ 07071-1320
 517029386 +Charla Estrada, 138 Lake Drive West, Wayne, NJ 07470-5700
 517029388 Joseph C Perconti, Esq., 999 Riverview Ave, Suite 360, Carlstadt, NJ 07072
 517029389 +Kim Law Group, P.C., The Lits Building, suite 5000, 701 Market Street, Philadelphia, PA 19106-1538
 517029390 +Lakeland Bank, 507 Prudential Rd., Horsham, PA 19044-2308
 517029392 +Packanack Community Association, 52 lake Drive west, Wayne, NJ 07470-5733
 517029393 Pamela Cerutti Esq., 52 Fairfield St, Carlstadt, NJ 07072
 517029395 +Security Service Fcu, Po Box 691510, San Antonio, TX 78269-1510
 517090042 +Township of Wayne, 475 Vallry Road, Wayne, NJ 07470-3532
 517029396 +Township of Wayne, Legal Department, 475 Valley Road, Wayne, NJ 07470-3532

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 01 2017 23:51:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 01 2017 23:51:54 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517029384 +EDI: BANKAMER.COM Dec 01 2017 23:38:00 Bank of America, P.O. Box 2493, Norfolk, VA 23501-2493
 517029385 +EDI: CAPITALONE.COM Dec 01 2017 23:38:00 Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
 517029387 +EDI: IRS.COM Dec 01 2017 23:38:00 Internal Revenue Service, Insolvency Remittance, P.O. Box 7317, Philadelphia, PA 19101-7317
 517029391 +EDI: MID8.COM Dec 01 2017 23:38:00 Midland Funding LLC, 8875 Aero Dr., San Diego, CA 92123-2255
 517029394 +E-mail/Text: bkdepartment@rtresolutions.com Dec 01 2017 23:52:11 Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517090031* +Bank of America, P.O. Box 2493, Norfolk, VA 23501-2493
 517090032* +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
 517090033* +Charla Estrada, 138 Lake Drive West, Wayne, NJ 07470-5700
 517090034* +Internal Revenue Service, Insolvency Remittance, P.O. Box 7317, Philadelphia, PA 19101-7317
 517090035* Joseph C Perconti, Esq., 999 Riverview Ave, Suite 360, Carlstadt, NJ 07072
 517090036* +Kim Law Group, P.C., The Lits Building, suite 5000, 701 Market Street, Philadelphia, PA 19106-1538
 517090037* +Lakeland Bank, 507 Prudential Rd., Horsham, PA 19044-2308
 517090038* +Midland Funding LLC, 8875 Aero Dr., San Diego, CA 92123-2255
 517090039* +Packanack Community Association, 52 lake Drive west, Wayne, NJ 07470-5733
 517090040* Pamela Cerutti Esq., 52 Fairfield St, Carlstadt, NJ 07072
 517090041* +Security Service Fcu, Po Box 691510, San Antonio, TX 78269-1510

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgraydos@rltlawfirm.com

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
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Date Rcvd: Dec 01, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
Leonard S Singer on behalf of Debtor Robert Estrada zsbankruptcy@gmail.com,
r57125@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5